

Ira Bodenstein
Shaw Fishman
321 N. Clark St., Ste. 800
Chicago, IL 60654
(312) 666-2861
Chapter 7 Trustee

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: CIANCIARULO, BETTE ANN

§ Case No. 16-02932

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on January 30, 2016. The undersigned trustee was appointed on January 30, 2016.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 9,734.73

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>52.24</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>9,682.49</u>

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 06/02/2016 and the deadline for filing governmental claims was 07/28/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,723.47. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,723.47, for a total compensation of \$1,723.47.² In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$15.00, for total expenses of \$15.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/24/2016 By: /s/Ira Bodenstein

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 16-02932

Trustee: (330129) Ira Bodenstein

Case Name: CIANCIARULO, BETTE ANN

Filed (f) or Converted (c): 01/30/16 (f)

§341(a) Meeting Date: 02/26/16

Period Ending: 08/24/16

Claims Bar Date: 06/02/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 639 Jon Lane Single-family home Purchased in 19 Orig. Description: 639 Jon Lane Single-family home Purchased in 1975 Value Per Zillow.com PIN#: 09-07-209-005-0000. Entire property value: \$164000; Imported from original petition Doc# 1; Exemption: 639 Jon Lane Des Plaines, IL 60016 Cook County Purchased in 1975 Value Per Zillow.com PIN#: 09-07-209-005-0000 AB-1.1 - Amount: 15000.00; Lien: Opened 3/01/05 Last Active 8/21/15 Other (including a right to offset) 639 Jon Lane Des Plaines, IL 60016 Cook County Purchased in 1975 Value Per Zillow.com PIN#: 09-07-209-005-0000 Value \$164000 - Amount: 131294.00; Lien: Opened 6/01/02 Last Active 10/30/15 Other (including a right to offset) 639 Jon Lane Des Plaines, IL 60016 Cook County Purchased in 1975 Value Per Zillow.com PIN#: 09-07-209-005-0000 Value \$164000 - Amount: 14817.00	164,000.00	0.00		0.00	FA
2 Deposits of money - : US Bank Orig. Description: Deposits of money - : US Bank; Imported from original petition Doc# 1; Exemption: Checking Account No. ending with	1,982.44	0.00		0.00	FA

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4182: US Bank AB-17.1 - Amount: 1982.44					
3 Deposits of money - : Northwest Municipal Federa Orig. Description: Deposits of money - : Northwest Municipal Federal Credit Union; Imported from original petition Doc# 1; Exemption: Northwest Municipal Federal Credit Union AB-17.2 - Amount: 100.00	100.00	0.00		0.00	FA
4 Used Household Goods, Furnishings, and Appliance Orig. Description: Used Household Goods, Furnishings, and Appliances; Imported from original petition Doc# 1	500.00	1.00		0.00	FA
5 Computer, Printer and Television Orig. Description: Computer, Printer and Television; Imported from original petition Doc# 1	50.00	1.00		0.00	FA
6 Used Clothing Orig. Description: Used Clothing; Imported from original petition Doc# 1; Exemption: Used Clothing AB-11.1 - Amount: 1.00	100.00	0.00		0.00	FA
7 Met Life Whole Life Insurance (value is before p Orig. Description: Met Life Whole Life Insurance (value is before penalties) Adult Daughter; Imported from original petition Doc# 1; Exemption: Met Life Whole Life Insurance (value is before penalties) Beneficiary: Adult Daughter AB-31.1 - Amount: 1917.56	8,391.63	6,082.44		9,734.73	FA
8 : Illinois Municipal Retirement Fund Deceased Sp Orig. Description: : Illinois Municipal Retirement Fund Deceased Spouse Benefits Value Reflecting Monthly Benefit; Imported from original petition Doc# 1; Exemption: Pension: Illinois	1,446.80	0.00		0.00	FA

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§341(a) Meeting Date: 02/26/16

Period Ending: 08/24/16

Claims Bar Date: 06/02/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
	Municipal Retirement Fund Deceased Spouse Benefits Value Reflecting Monthly Benefi AB-21.1 - Amount: 1.00				
9	Duplicate of asset number 8 Orig. Description: : Illinois Municipal Retirement Fund; Imported from original petition Doc# 1; Exemption: Pension: Illinois Municipal Retirement Fund AB-21.2 - Amount: 1.00	0.00	0.00	0.00	FA
10	Edward Jones Account 22 Shares of Sprint Orig. Description: Edward Jones Account 22 Shares of Sprint; Imported from original petition Doc# 1	94.60	1.00	0.00	FA
11	Illinois Driver's License, FOID Card Orig. Description: Illinois Driver's License, FOID Card; Imported from original petition Doc# 1	0.00	1.00	0.00	FA
12	Hyundai Elantra 2012 Value Per KBB, PPV. Entire Orig. Description: Hyundai Elantra 2012 Value Per KBB, PPV. Entire property value: \$14299; Imported from original petition Doc# 1; Exemption: 2012 Hyundai Elantra Value Per KBB, PPV AB-3.1 - Amount: 2400.00; Lien: 1/21/216 Other (including a right to offset) 2012 Hyundai Elantra Value Per KBB, PPV Value \$14299 - Amount: 11799.00	14,299.00	0.00	0.00	FA
13	One Dog Orig. Description: One Dog; Imported from original	20.00	1.00	0.00	FA

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Claims Bar Date: 06/02/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
petition Doc# 1					
13	Assets Totals (Excluding unknown values)	\$190,984.47	\$6,087.44	\$9,734.73	\$0.00

Major Activities Affecting Case Closing:

3/31/2016-Trustee liquidating cash value life insurance policy

TIN Applied For

Initial Projected Date Of Final Report (TFR): December 31, 2016

Current Projected Date Of Final Report (TFR): December 31, 2016

Form 2

Cash Receipts And Disbursements Record

Case Number: 16-02932
Case Name: CIANCIARULO, BETTE ANN

Trustee: Ira Bodenstein (330129)
Bank Name: Rabobank, N.A.
Account: *****8966 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***4064
Period Ending: 08/24/16

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/26/16	{7}	Bette A. Cianciarulo	Net cash value from Insurance Policy	1129-000	9,734.73		9,734.73
04/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	9,724.73
05/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.48	9,711.25
06/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.32	9,695.93
07/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.44	9,682.49

ACCOUNT TOTALS	9,734.73	52.24	\$9,682.49
Less: Bank Transfers	0.00	0.00	
Subtotal	9,734.73	52.24	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$9,734.73	\$52.24	

Net Receipts :	9,734.73
Net Estate :	\$9,734.73

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****8966	9,734.73	52.24	9,682.49
	\$9,734.73	\$52.24	\$9,682.49

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: June 2, 2016

Case Number: 16-02932

Page: 1

Date: August 24, 2016

Debtor Name: CIANCIARULO, BETTE ANN

Time: 09:27:10 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	Ira Bodenstein 321 N. Clark St., Ste. 800 Chicago, IL 60654	Admin Ch. 7		\$15.00	\$0.00	15.00
200	Ira Bodenstein 321 N. Clark St., Ste. 800 Chicago, IL 60654	Admin Ch. 7		\$1,723.47	\$0.00	1,723.47
NOTFILED 100	Chase Bank Wilmington Po Box 15298 Wilmington, DE 19850	Secured	3029	\$0.00	\$0.00	0.00
NOTFILED 100	Chase Bank OH 43224 Columbus Columbus, OH 43224	Secured	1346	\$0.00	\$0.00	0.00
NOTFILED 100	TD Auto Finance 27777 Franklin Road Farmington, MI 48334	Secured		\$0.00	\$0.00	0.00
1 -2 610	Discover Bank Discover Products Inc. PO Box 3025 New Albany, OH 43054-3025	Unsecured	Amended proof of claim	\$8,509.63	\$0.00	8,509.63
2 610	American InfoSource LP as agent for TD Bank, USA PO Box 248866 Oklahoma City, OK 73124-8866	Unsecured		\$1,259.09	\$0.00	1,259.09
3 610	CAPITAL ONE, N.A. C/O BECKET AND LEE LLP PO BOX 3001 MALVERN, PA 19355-0701	Unsecured		\$1,358.44	\$0.00	1,358.44
4 610	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services,PO Box 19008 Greenville, SC 29602	Unsecured		\$1,862.45	\$0.00	1,862.45
5 610	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services,PO Box 19008 Greenville, SC 29602	Unsecured		\$2,400.69	\$0.00	2,400.69
6 610	Citibank, N.A. c/o Quantum3 Group LLC PO Box 280 Kirkland, WA 98083-0280	Unsecured		\$3,265.34	\$0.00	3,265.34
7 610	Portfolio Recovery Associates, LLC Successor to Synchrony Bank (SAM'S CLUB),POB 41067 Norfolk, VA 23541	Unsecured		\$3,716.90	\$0.00	3,716.90

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: June 2, 2016

Case Number: 16-02932

Page: 2

Date: August 24, 2016

Debtor Name: CIANCIARULO, BETTE ANN

Time: 09:27:10 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
<< Totals >>				24,111.01	0.00	24,111.01

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-02932

Case Name: CIANCIARULO, BETTE ANN

Trustee Name: Ira Bodenstein

Balance on hand: \$ 9,682.49

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 9,682.49

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Ira Bodenstein	1,723.47	0.00	1,723.47
Trustee, Expenses - Ira Bodenstein	15.00	0.00	15.00

Total to be paid for chapter 7 administration expenses: \$ 1,738.47

Remaining balance: \$ 7,944.02

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 7,944.02

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 7,944.02

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 22,372.54 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 35.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1 -2	Discover Bank	8,509.63	0.00	3,021.60
2	American InfoSource LP as agent for	1,259.09	0.00	447.08
3	CAPITAL ONE, N.A.	1,358.44	0.00	482.35
4	PYOD, LLC its successors and assigns as assignee	1,862.45	0.00	661.32
5	PYOD, LLC its successors and assigns as assignee	2,400.69	0.00	852.43
6	Citibank, N.A.	3,265.34	0.00	1,159.45
7	Portfolio Recovery Associates, LLC	3,716.90	0.00	1,319.79

Total to be paid for timely general unsecured claims: \$ 7,944.02
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00